
From: Graham Carroll [graham.carroll@hsbc.ca]
Sent: 2/15/2022 11:54:16 PM
To: Olivia Wax Lewin [owl@stripe.com]; cvw@stripe.com; danalexander@stripe.com
CC: Bojan Savanovic [bojan.savanovic@us.hsbc.com]; Tamer Nachaat HELMY [tamer.helmy@hsbc.ca]; Geoffrey X Nofall [geoffrey.x.nofall@hsbc.ca]; Benjamin X Palmer [benjamin.x.palmer@hsbc.ca]; Michael F Klopchic [michael.f.klopchic@hsbc.ca]; Hai Hong PHAM [haipham@hsbc.ca]
Subject: RE: EXTERNAL: Re: Re: Re: Re: Stripe / GiveSendGo Updates
Attachments: image001.jpg

Hi Olivia, Chris and Dan,

Thanks again for the update call. We do appreciate the steps and discussions that you are undertaking to ensure both Stripe and HSBC are abiding by the new/changing requirements and continuing to protect our payment rails. As we discussed, below is the initial list of individuals/groups that have been designated under the Emergencies Act. I know we all continue to expect this to evolve in the days ahead, but this is the initial list of individuals and groups that we need to ensure we are not processing transactions on behalf of under any of the crowdfunding platforms.



We will continue to share information and our thoughts with you, and would ask that you continue to proactively update us on the key actions you are taking in the days ahead as these requirements are released.

Kind regards,

Graham Carroll

Region Head of Sales - Ontario
Global Liquidity and Cash Management | HSBC Bank Canada
16 York Street, 5th Floor, Toronto, ON M5J 2Z2

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From: Olivia Wax Lewin <owl@stripe.com>
Sent: February 15, 2022 11:23 AM
To: Graham Carroll <graham.carroll@hsbc.ca>
Cc: cvw@stripe.com; danalexander@stripe.com; Bojan Savanovic <bojan.savanovic@us.hsbc.com>; Tamer Nachaat HELMY <tamer.helmy@hsbc.ca>; Geoffrey X Nofall <geoffrey.x.nofall@hsbc.ca>; Benjamin X Palmer <benjamin.x.palmer@hsbc.ca>; Michael F Klopchic <michael.f.klopchic@hsbc.ca>; Hai Hong PHAM <haipham@hsbc.ca>
Subject: EXTERNAL: Re: Re: Re: Re: Stripe / GiveSendGo Updates

Hi Graham-

Thanks for reaching out. We are planning to comply with the order; however, we are awaiting the language of

the order to design our exact plans. The right Stripe folks are available at 5pm CT / 3pm PT today to discuss this topic and the segregated account. Let me know if that time works for you and I will send a calendar invite.

Thanks,
Olivia

On Tue, Feb 15, 2022 at 9:59 AM Graham Carroll <graham.carroll@hsbc.ca> wrote:

Hi Olivia, Chris and Dan,

Thanks for the additional information over the weekend and your continued partnership – clearly this is an evolving situation with the invoking of the Emergencies Act yesterday. It remains important that we are working closely together and understanding the actions taken (and planned) by Stripe so that we may continue to support your business in an effective manner while also being able to manage our key external stakeholders.

Given the considerations and requirements under the Emergencies Act, we now require Stripe to open a new suffix in which to hold any funds held which may be subject to the prior court order or Emergencies Act. **CHRIS** - Please reply to this email confirming your request to open a new CAD suffix under the existing Stripe Payments Canada, Ltd. We will arrange to have this account opened today and it will be visible in your HSBCnet profile tomorrow. We would appreciate your confirmation on this approach as soon as possible to allow our teams to initiate the required steps on our side. Until then, we need to be able to identify and block these funds in the existing account. Our recommendation is to place a hold on the '001' CAD account for CAD3,794,074.54 (per your figures below – but please provide updated amounts if this has changed) – if needed in the future, this will allow both Stripe and HSBC to show one of the steps we have taken collectively to comply with the order.

We would appreciate if you have time for a call this afternoon to provide us with an update on additional actions taken by Stripe given the continued escalation of this situation. Please feel free to suggest a time that will work for your team. We would like this to be a very open discussion, but a few of the areas we will want to understand are:

- Is Stripe currently engaged with FINTRAC (or other Canadian institutions) regarding the role of Stripe in payment processing for these crowdfunding platforms? Has Stripe received the list of individuals and businesses initially targeted under the Emergencies Act?
- What is the plan and timeline for registering Stripe Payments Canada, Ltd entity with FINTRAC as required under the Emergencies Act?
- What additional screening or review is Stripe or it's crowdfunding partners doing to identify transactions that may be in breach of the Emergencies Act (either directly within an existing list or expected to be captured on future lists). For example, is there an elevated level of website screening or review of additional public sources.

Thanks again for your help here. I know your teams have been working hard on this over the past several weeks and we appreciate your attention to the topic and our questions.

Kind regards,

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From: Olivia Wax Lewin <owl@stripe.com>

Sent: February 12, 2022 12:21 AM

To: Graham Carroll <graham.carroll@hsbc.ca>

Cc: cvw@stripe.com; danalexander@stripe.com; Bojan Savanovic <bojan.savanovic@us.hsbc.com>; Tamer Nachaat HELMY <tamer.helmy@hsbc.ca>; Geoffrey X Nofall <geoffrey.x.nofall@hsbc.ca>; Benjamin X Palmer <benjamin.x.palmer@hsbc.ca>; Michael F Klopchic <michael.f.klopchic@hsbc.ca>

Subject: EXTERNAL: Re: Re: Re: Re: Stripe / GiveSendGo Updates

Hi Graham,

Please see below for more detail on HSBC's questions.

Stripe has taken appropriate actions in respect of our Canadian operations to comply with the Order, including restricting funds movements for applicable campaigns.

We are internally discussing your suggestion with respect to opening a separate account to hold any funds covered by the Order. We will revert back on Monday.

Please see below for our responses to your clarification questions:

(a) current aggregate funds held by Stripe in HSBC Bank Canada accounts for campaigns identified as included within the court order: *Current Stripe balances of campaigns identified as included within the court order, including both settled and still pending charges: \$3,777,691.73 CAD (as of 6 pm PST).*

(b) current aggregate funds held by Stripe in HSBC Bank Canada accounts for campaigns with GiveSendGo that are reasonably expected to be supporting the trucker/freedom convoy (excluding those already included in 'i'): *Current Stripe balances of campaigns with GiveSendGo that Stripe has determined are reasonably expected to be supporting the trucker/freedom convoy, including both settled and still pending charges: \$16,382.81 CAD (as of 6 pm PST).*

(c) under the scenario where the GiveSendGo platform for Freedom Convoy 2022 is based in the USA, does Stripe (and in turn HSBC Bank Canada) play any role in accepting any donations within Canada or payouts within Canada? *Stripe's Canadian operations do not play any role in accepting donations within Canada or processing payouts within Canada for U.S.-based Freedom Convoy 2022 campaigns on GiveSendGo.*

Thanks for your partnership here. Have a great weekend!

Thanks,
Olivia

On Fri, Feb 11, 2022 at 5:45 PM Olivia Wax Lewin <owl@stripe.com> wrote:

Hi Graham-

Thanks for sending this over so clearly.

We are compiling the requested information and will revert back.

Thank you,
Olivia

On Fri, Feb 11, 2022 at 3:40 PM Graham Carroll <graham.carroll@hsbc.ca> wrote:

Hi Olivia,

Thanks again for all of your time and efforts on this over the course of this week. There is clearly a lot going on with new information daily.

As HSBC Bank Canada needs to ensure we are in full compliance with the legal order received (copied here for reference if you have not already seen it), we need to ensure that our clients are in compliance with same and not putting HSBC at risk of non-compliance. Given Stripe's relationship with GiveSendGo and campaigns included within the court order, we are requesting Stripe provide an undertaking to HSBC Bank Canada to confirm compliance with the court order. It is important for us so that we may confirm our collective actions as/if required to do so with respect to this court order. We would appreciate your confirmation on this today.

Also, it would be our suggestion that Stripe open a separate account to hold any funds targeted under the court order. This would support HSBC and Stripe to clearly identify funds held for campaigns impacted by the court order. Please let us know if you are supportive of this approach and we can provide details for opening the new account (we anticipate this could be completed on Monday).

From your email below it's clear that we don't fully understand how GiveSendGo processes transactions in this scenario, so for clarity it would be helpful if you can please advise: (i) current aggregate funds held by Stripe in HSBC Bank Canada accounts for campaigns included within the court order; (ii) current aggregate funds held by Stripe in HSBC Bank Canada accounts for campaigns with GiveSendGo that are reasonably expected to be supporting the trucker/freedom convoy (excluding those already included in 'i'); (iii) under the scenario where the GiveSendGo platform for Freedom Convoy 2022 is based in the USA, does Stripe (and in turn HSBC Bank Canada) play any role in accepting any donations within Canada or payouts within Canada?.

As always, we are available for a call as needed to discuss.

Kind regards,

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From: Olivia Wax Lewin <owl@stripe.com>
Sent: February 11, 2022 3:51 PM
To: Graham Carroll <graham.carroll@hsbc.ca>
Cc: cvw@stripe.com; danalexander@stripe.com; Bojan Savanovic <bojan.savanovic@us.hsbc.com>; Tamer Nachaat HELMY <tamer.helmy@hsbc.ca>; Geoffrey X Nofall <geoffrey.x.nofall@hsbc.ca>; Benjamin X Palmer <benjamin.x.palmer@hsbc.ca>; Michael F Klopchic <michael.f.klopchic@hsbc.ca>
Subject: EXTERNAL: Re: Re: Re: Stripe / GiveSendGo Updates

Hi Graham,

We are evaluating with our counsel if we are required to take steps in relation to any accounts in addition to the Canadian Adopt-A-Trucker campaign, given the global nature of protest actions. We note that the "Freedom Convoy 2022" campaign referenced in the Order is a U.S. campaign that is currently being processed with our U.S. financial partners.

Thanks,
Olivia

On Fri, Feb 11, 2022 at 11:56 AM Graham Carroll <graham.carroll@hsbc.ca> wrote:

Hi Olivia,

I noticed below you only referenced the 'Adopt-A-Trucker' campaign, but can you please confirm these steps have also been taken for 'Freedom Convoy 2022' as per the court order.

Thanks,

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From: Olivia Wax Lewin <owl@stripe.com>
Sent: February 11, 2022 12:43 PM
To: Graham Carroll <graham.carroll@hsbc.ca>
Cc: cvw@stripe.com; danalexander@stripe.com; Bojan Savanovic <bojan.savanovic@us.hsbc.com>; Tamer Nachaat HELMY <tamer.helmy@hsbc.ca>; Geoffrey X Nofall <geoffrey.x.nofall@hsbc.ca>; Benjamin X Palmer <benjamin.x.palmer@hsbc.ca>; Michael F Klopchic <michael.f.klopchic@hsbc.ca>
Subject: EXTERNAL: Re: Re: Stripe / GiveSendGo Updates

Hi Graham-

In order to ensure compliance with the order, we are pausing charges and pay-outs of the Adopt-A-Trucker campaign. We'd be happy to answer any questions you may have.

Thanks,
Olivia

On Fri, Feb 11, 2022 at 10:02 AM Graham Carroll <graham.carroll@hsbc.ca> wrote:

Hi Olivia,

Thanks for ensuring this is reviewed and agreeing to keep us updated in a timely manner.

In the interim, can you confirm if Stripe continuing to process transactions for GiveSendGo (both receipts and payouts) or if you have temporarily paused either activity while you review.

Thanks,

Graham Carroll

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From: Olivia Wax Lewin <owl@stripe.com>

Sent: February 11, 2022 10:49 AM

To: Graham Carroll <graham.carroll@hsbc.ca>

Cc: cwv@stripe.com; danalexander@stripe.com; Bojan Savanovic <bojan.savanovic@us.hsbc.com>; Tamer Nachaat HELMY <tamer.helmy@hsbc.ca>; Geoffrey X Nofall <geoffrey.x.nofall@hsbc.ca>; Benjamin X Palmer <benjamin.x.palmer@hsbc.ca>; Michael F Klopchic <michael.f.klopchic@hsbc.ca>

Subject: EXTERNAL: Re: Stripe / GiveSendGo Updates

Hi Graham-

Thanks for reaching out. Stripe is reviewing the court order and related accounts. We'll revert back on this thread in a few hours once we've completed our review.

Thanks,
Olivia

On Fri, Feb 11, 2022 at 6:04 AM Graham Carroll <graham.carroll@hsbc.ca> wrote:

Hi Chris, Dan and Olivia,

Thanks again for your time earlier this week, really appreciate the open discussion on sensitive and evolving topics.

I wanted to get an update from Stripe following Court Order from the Superior Court of Justice following an application from the Ontario Government, freezing all monetary donations to the Freedom Convoy or Adopt-A-Trucker campaign pages on the GiveSendGo platform. And while we don't take everything posted on Twitter seriously, the comments from GiveSendGo's Twitter account do raise a question about the platforms willingness to follow legal orders (*"Know this! Canada has absolutely ZERO jurisdiction over how we manage our funds here at GiveSendGo,"*; *"All funds for EVERY campaign on GiveSendGo flow directly to the recipients of those campaigns, not least of which is The Freedom Convoy campaign."*).

I would appreciate an update on Stripe's position in supporting (by both collections and payouts) and intended course of action for: (i) the specific campaigns noted in the legal order; (ii) other crowdfunding platform campaigns where Stripe would have reasonable expectation proceeds were in support of the Freedom Convoy (I acknowledge these are not currently covered under the legal order); (iii) the GiveSendGo platform (I acknowledge other campaigns are not covered under the legal order).

With respect to specific transactions under the targeted campaigns, can you please advise: (i) amount currently held by Stripe; (ii) confirmation no proceeds have or will be distributed since the court order was issued; (iii) any relevant updates in your discussions with GiveSendGo.

We are open to getting on a call this morning to discuss if preferred.

Thanks,

Graham Carroll
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